

ABSTRACT OF THE DISCLOSURE

A method of performing a card transaction includes accessing a web server using a point of service terminal having a web browser and a card reader, wherein the web server includes commands for obtaining authorization of the 5 transaction; entering a transaction card into the card reader in order to enter an account number associated with the card into the web server; responding to prompts generated by the web server using the terminal; and obtaining authorization for the transaction through the web server.